

Access No: DA 7978

Order No: 9460748

NTN DecisionPoint Plus

INSTANT RESIDENT SELECTION SYSTEM

Screened For: DA 7978 - Ivanhoe Duplexes
26-Jun-2013**Applicant Information**

Myers, Stephanie J

Redacted

Temple, TX Red

SSN ***-**-5669

DOB Redacted

Income \$2,000

Months at Residence 12

Months at Employment 12

Rent \$500

Rental Recommendation - Based on subscriber's employment, residency and applicant score acceptance criteria.**Reject Applicant**

Rent to Income - Accept applicant

Score - Reject Applicant

See rejection letter for details

Analysis Results

Rent to Income Multiple Exceeds Requirement	Time at Residence Exceeds Requirement	Time at Employment N/A	Applicant Score 52
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Applicant Score based on analysis of tenant performance information, public records and credit report.

Verification of Applicant Information

Applicant has credit report:

Applicant social security number matches credit report:

Applicant date of birth matches credit report:

Applicant current address matches credit report:

Applicant previous address matches credit report:

Report of Credit Fraud found:

Confirmed**Confirmed****Confirmed****Not Confirmed****N/A****No**Acceptable
(100-80)Conditional
(79-60)Reject
(59-00)

Additional Addresses see NTN Tenant Performance Profile

Redacted Temple TX Red

Redacted R Austin TX Red

Redacted Round Rock TX Red

Additional Names (aliases) see NTN Tenant Performance Profile

Alert Messages

Current Address - verify address with applicant

Tenant Performance Information see NTN Tenant Performance Profile

No Tenant Performance/Lease Violations

Public Records see NTN Tenant Performance Profile* **NO EXACT MATCH** - See name match records on NTN Tenant Performance Profile**Custom Criteria Used in Calculating the Applicant Score**

Ignore negative educational loans if present

Ignore medical collections if present

End of NTN DecisionPoint

NTN Tenant Performance Profile

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26-Jun-2013

Applicant Information

Myers, Stephanie J
Redacted
Temple TX **Red**

SSN ***-**-5669
DOB **Redacted**

Additional Addresses

Redacted, Temple TX **Red**
Redacted, Austin TX **Red**
Redacted Round Rock TX **Red**

Names Screened: Myers, Step*

Databases for Search: Dallas/San Antonio/Austin; San Antonio/Austin/Dallas

Eviction Filing Data

All Civil Court Records are filed by NAME ONLY. This makes it impossible to be certain that the following filings involve your applicant. Please call the plaintiff listed for more information.

28-Dec-2006 Case Number: TARF00022822-JP04

Def: Myers, Stephen L

Pla: Chase Home Finance LLC 972-386-5040

18-May-2010 Case Number: TAR-JP04-10-E0003116

Def: Myers, Stephen

Pla: Irene Lopez

5852 Arena Circle Fort Worth TX 76179

County: Tarrant

05/27/2010-dft Judg+

901 Reveille Fort Worth TX 76108

County: Tarrant

Tenant Performance/Lease Violations

No Tenant Performance/Lease Violations Found

Use of Applicant's SSN in Previous Screening

No Previous Use Found

Landlord Identification

NTN suggests that this is the actual Property Owner for the address screened. NTN recommends that you contact them for a complete rental history on your applicant.

Address Screened

Database Used

Redacted [765] San Antonio/Austin/Dallas

No Landlord ID Found

Redacted [787] San Antonio/Austin/Dallas

Redacted Austin, **Red**
Date Verified: 25-Jan-2011

Landlord: Ventana Oaks
Phone: 512-310-0108

R Austin, **Red**
Date Verified: 11-Oct-2010

Landlord: Ventana Oaks Apartments
Phone: 512-310-0108

R Austin, **Red**
Date Verified: 15-Jul-2005

Landlord: Ventana Oaks Apts
Phone: 888-895-8974

R Austin, **Red**
Date Verified: 08-Apr-2005

Landlord: Spraddle Creek Apartments
Phone: 512-310-0108

Redacted Austin, **Red**
Date Verified: 10-May-2004

Landlord: The Ranch Apts
Phone: 512-828-0555

Redacted [786] San Antonio/Austin/Dallas

No Landlord ID Found

Experian Credit Report

701 Experian Parkway, PO Box 2002, Allen, TX, 75013, 888-397-3742

Screened For: DA 7978 - Ivanhoe Duplexes
Report Date: 26-Jun-2013

Screened Information

Myers, Stephanie J
Redacted
Temple TX **Red**

SSN ***-**-5669
DOB **Redacted**

Personal Information

STEPHANIE J MYERS
Redacted, TEMPLE TX **RedR**
Redacted, AUSTIN TX **Red**
Redacted, ROUND ROCK TX **Red**

DOB: **Redacted**
21-Sep-2011 to 13-Aug-2012
27-May-2009
28-Jun-2008 to 16-Aug-2008

Summary

Total Trades:	3	Historically 30:	0	Account Balance:	\$6,336
Current Trades:	2	Historically 60:	0	Monthly Payment:	\$248
Unrated Trades:	0	Historically 90+:	0	Amt Past Due:	\$0
Trades Now Past Due:	0	Inquiries:	1	Tradelines in Col:	\$0
Trades Now Negative:	1	Inq Last 6 Mos:	0	Collection Balance:	\$220
Hist Negative Trades:	0	Public Recs:	0	Total Collections:	\$110
High Credit	\$230-8,018	Collections:	2	Real Estate Balance:	\$0

Trade Lines

Firm Name/ID Account Number Account Type Status	Opened Reported Last Act	CredLim HighCred Bus Kind	Balance PastDue Owner	MoPmnt MoRep Terms	Pay Pattern	30	60	90
ALLY FINANCIAL, Redac Redacted Installment Open 1-AsAgreed AUTOMOBILE	10-Feb-2012 03-Jun-2013 22-Apr-2013	N/A \$8,018 FA	\$6,048 N/A JointContract	\$209 17	CCCCCCCCCCCC CCCCC	0	0	0
KOHL'S/CAPONE Reda	11-Jul-2012 14-Jun-2013 06-Jun-2013	\$300 \$230 DC	\$178 N/A Individual	\$39 11	CCCCCCCCCCCC	0	0	0
Revolving Open 1-AsAgreed CREDIT LIMIT: 300								

Trade Lines in Collection

Firm Name/ID Account Number Account Type Status	Opened Reported Last Act	CredLim HighCred Bus Kind	Balance PastDue Owner	MoPmnt MoRep Terms	Pay Pattern	30	60	90
RJM ACQ LLC/ Reda Redacted Installment Closed 9-Collection	27-Jan-2010 03-Apr-2011 -----	N/A \$272 YZ	\$0 N/A Individual	N/A	B99999999999	0	0	0

PAID ACCOUNT/WAS A COLLECTION ACCOUNT, INSURANCE CLAIM OR GOVERNMENT CLAIM OR WAS TERMINATED FOR DEFAULT.
ORIGINAL CREDITOR: COMPASS BANK CHECKING ACCOUNT-
RECENT DELINQUENCY DATE(S): 03/11 ; 02/11

Collections

Creditor Industry Code Status Narratives	Date Reported Orig Amt Date Date Assigned	Member Number Account Number	Balance Orig Amt
CREDIT MANAGEMENT LP Closed	16-Sep-2011 05-Jul-2011 05-Jul-2011	Reda Redact	\$110 N/A

COLLECTION AGENCY ATTORNEY
 ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS
 INTERNAL COLLECTION DEPARTMENT.
 ORIGINAL CREDITOR: X-TREME TAN LLC
 RECENT DELINQUENCY DATE(S): 09/11

COUNTRY PLACE APARTMEN	08-Oct-2008	Reda	N/A
	03-Jul-2008	cted	N/A
Closed	03-Jul-2008		

LEASE
 ACCOUNT SERIOUSLY PAST DUE DATE/ACCOUNT ASSIGNED TO ATTORNEY, COLLECTION AGENCY, OR CREDIT GRANTORS
 INTERNAL COLLECTION DEPARTMENT.
 ORIGINAL CREDITOR: COUNTRY PLACE APARTMENTS
 RECENT DELINQUENCY DATE(S): 10/08

Inquires

<u>Date</u>	<u>Subscriber Name</u>	<u>Subscriber #</u>
04-Feb-2012	CREDCO	3903978

Alert Messages

0084 SSN MATCHES

SCORING

626

- (38) SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED.
- (14) LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED.
- (18) NUMBER OF ACCOUNTS DELINQUENT.
- (10) PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS.

Access No: DA 7978

Order No: 9460749

Statewide(instant) Criminal Search

Screened For: DA 7978 - Ivanhoe Duplexes
26-Jun-2013

Applicant Information

Myers, Stephanie J

Redacted

TEMPLE, TX RRe

SSN XXX-XX-5669

DOB Redacted

Jurisdiction: Texas

Name on File STEPHANIE JO MYERS
 Date of Birth Redacted
 Gender Female
 Race White
 Eye Color Green
 Hair Color Brown
 Height 5' 07"
 Weight 142 lbs
 Source Of Record Texas Department of Public Safety
 Match Type Exact Name And DOB Match

Offense: DRIVING WHILE INTOXICATED 2ND

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
9203271937	11-01004-3	MA	
<u>Offense Date</u>	<u>Arrest Date</u>	<u>Charge Date</u>	
Not Reported	01/29/2011		
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u>	<u>Court Fee</u>
CONVICTED	05/16/2011	\$4,000.00	\$417.00
<u>Offense County</u>	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u>
	Guilty		

Offense Details

Agency TX2460500
 Citation 49.09 (A)
 Individual ID Redac
 NCIC Code 2600
 Offense Code 54040010
 Prosecuting Agency WILLIAMSON COUNTY (FLORENCE, TEXAS)
 Tracking Number 9203271937
 Transaction Number 19499629
 TRS TRN Code A001

Arrest Details

Arresting Agency WILLIAMSON COUNTY (ROUND ROCK, TEXAS)

Court Details

Court Name WILLIAMSON COUNTY COURT AT LAW 3
 Probation Sentence 15 months
 Sentence Date 05/16/2011

Offense: DRIVING WHILE INTOXICATED

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
9086875351	0605433	MB	
<u>Offense Date</u>	<u>Arrest Date</u>	<u>Charge Date</u>	
12/21/2005	12/21/2005		
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u>	<u>Court Fee</u>
CONVICTED	06/05/2006	\$2,000.00	\$364.00
<u>Offense County</u>	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u>

Guilty

Offense Details

Agency TX2460500
 Citation 49.04
 Individual ID **Redact**
 NCIC Code 2599
 Offense Code 54040009
 Prosecuting Agency WILLIAMSON COUNTY (FLORENCE, TEXAS)
 Tracking Number 9086875351
 Transaction Number 15076171
 TRS TRN Code A001

Arrest Details

Arresting Agency WILLIAMSON COUNTY (ROUND ROCK, TEXAS)

Court Details

Court Name WILLIAMSON COUNTY COURT AT LAW 3
 Probation Sentence 15 months
 Sentence Date 06/05/2006

Name on File STEPHANIE JO MYERS
 Date of Birth **Redacted**
 Gender Female
 Race CAUCASIAN / WHITE
 Height 5 FEET 07 INCHES
 Weight 125 LBS
 Address **Redacted** ROUND ROCK, TX **Redacted**
 Source Of Record Travis TX, Misdemeanors
 Match Type Exact Name And DOB Match

Offense: ASSAULT CAUSES BODILY INJURY FAMILY VIOLENCE

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
C-1-CR-05-709604			10/20/2005
<u>Offense Date</u>	<u>Arrest Date</u>	<u>Charge Date</u>	
08/29/2005			
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u>	<u>Court Fee</u>
DISMISSED	07/31/2006	\$0.00	\$0.00
<u>Offense County</u>	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u>
Travis			

Name on File Stephanie Jo Myers
 Date of Birth **Redacted**
 Gender Female
 Race White
 Eye Color Green
 Hair Color Brown
 Height 67
 Weight 142 lbs
 Source Of Record Williamson, Texas
 Match Type Exact Name And DOB Match

Offense: ASSAULT W/ BODILY INJURY

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
		MA	02/11/2004
<u>Offense Date</u>	<u>Arrest Date</u>	<u>Charge Date</u>	
05/20/2003	09/04/2003		
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u>	<u>Court Fee</u>
Dismissed - Other	02/10/2005	\$0.00	\$0.00
<u>Offense County</u>	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u>
Williamson			

Offense Details

Arresting Agency Williamson County Sheriff's Office

Court Details

Court Name 3

Name on File Stephanie Jo Myers

Date of Birth Redacted

Gender Female

Race White

Eye Color Green

Hair Color Brown

Height 67

Weight 142 lbs

Source Of Record Williamson, Texas

Match Type Exact Name And DOB Match

Offense: DRIVING WHILE INTOXICATED

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
		MB	01/24/2006
<u>Offense Date</u>	<u>Arrest Date</u>	<u>Charge Date</u>	
12/21/2005	12/21/2005		
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u>	<u>Court Fee</u>
Final Conviction - Fine Only	06/05/2006	\$0.00	\$0.00
<u>Offense County</u>	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u>
Williamson			

Offense Details

Arresting Agency Round Rock Police Dept

Court Details

Court Name 3

Offense: DRIVING WHILE INTOXICATED

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
		MB	10/15/2007
<u>Offense Date</u>	<u>Arrest Date</u>	<u>Charge Date</u>	
12/21/2005			
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u>	<u>Court Fee</u>
Motion to Revoke Denied	02/19/2008	\$0.00	\$0.00
<u>Offense County</u>	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u>
Williamson			

Court Details

Court Name 3

Name on File Stephanie Jo Myers

Date of Birth Redacted

Gender Female

Race White

Eye Color Green

Hair Color Brown

Height 67

Weight 142 lbs

Source Of Record Williamson, Texas

Match Type Exact Name And DOB Match

Offense: DRIVING WHILE INTOXICATED 2ND

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
		MA	02/15/2011
<u>Offense Date</u>	<u>Arrest Date</u>	<u>Charge Date</u>	
01/29/2011	01/29/2011		
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u>	<u>Court Fee</u>

Final Conviction - Formal Probation	05/16/2011	\$0.00	\$0.00
<u>Offense County</u>	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u>
Williamson			
<u>Offense Details</u>			
Arresting Agency	Round Rock Police Dept		
<u>Court Details</u>			
Court Name	3		

Offense: DRIVING WHILE INTOXICATED 2ND

<u>Case Number</u>	<u>Cause Number</u>	<u>Offense Level</u>	<u>File Date</u>
		MA	02/15/2011
<u>Offense Date</u>	<u>Arrest Date</u>	<u>Charge Date</u>	
01/29/2011	01/29/2011		
<u>Disposition</u>	<u>Disposition Date</u>	<u>Fine</u>	<u>Court Fee</u>
		\$0.00	\$0.00
<u>Offense County</u>	<u>Plea</u>	<u>Plea Date</u>	<u>Statute</u>
Williamson			
<u>Offense Details</u>			
Arresting Agency	Round Rock Police Dept		
<u>Court Details</u>			
Court Name	3		

Access No: DA 7978

Order No: 9460750

OFAC Search

Screened For: DA 7978 - Ivanhoe Duplexes
26-Jun-2013

Applicant Information

Myers, Stephanie J

Redacted
TEMPLE, TX Re

SSN XXX-XX-5669

DOB Redacted

NO RECORDS FOUND ON THIS SUBJECT

Criminal Report Disclaimer

This criminal background check is based upon limited identification information, i.e. name and/or birth date, etc. Because of this, absolute certainty that this check applies to the individual being screened is not possible. Caution is urged even when this check produces an accurate match. The data relied on for this criminal search was obtained from State Agencies and are updated through the Dru Sojdin data feed. Terrorist search results are obtained from the Federal Office of Foreign Asset Control and various State Agencies. These Agencies AND NTN URGE YOU to independently VERIFY all criminal background information prior to using the data. To verify terrorist matches contact the Federal Office of Foreign Asset Control at 202-622-2490. Additional information and verification can be obtained from the local law enforcement agency where the offender resides. No responsibility is accepted by NTN for errors in State records.

VERIFY ALL DATA

26-Jun-2013

Stephanie J Myers

Redacted

Temple TX Reda

Dear APPLICANT:

Thank you for your recent application. The details on your application were carefully verified. Our uniform credit criteria was applied to the results of our investigation. Also evaluated was whether or not your income was sufficient, in light of your other debt, to meet the additional rental obligation. Based on information we have in our file, we have DENIED your application for the following reason(s):

Credit Report

Applicant does not meet subscribers acceptance criteria

The agency below provided us with information that may have influenced our decision.

Experian P.O. Box 2002 Allen, TX, 75013, 888-397-3742

However, the Agency did not make the decision and is unable to explain to you why the decision was made. According to the Fair Credit Reporting Act, you have the right to know what information was reported to us. You have the right to obtain a free copy of your credit report from the Agency above within sixty days. You have the right to dispute, directly with the Agency identified, the accuracy or completeness of the information contained in your file. The Agency must, within a reasonable period, reinvestigate. It must then remove or modify inaccurate information. The Agency may not charge a fee for the reinvestigation. If the reinvestigation does not resolve the dispute to your satisfaction you may send a statement to the Agency to be kept in your file explaining why you think the record is inaccurate. The Agency must include the statement, or a clear summary of your statement, in future reports.

We also obtained your credit score from this credit reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

Your credit Score: 626

Date: 26-Jun-2013

Score ranges from a low of 300 to a high of 850

Key factors that adversely affected your credit score:

(38) serious delinquency and public record or collection filed.

(14) length of time accounts have been established.

(18) number of accounts delinquent.

(10) proportion of balance to high credit on bank revolving or all revolving accounts.

If you have any questions regarding your credit score, you should contact:

Experian P.O. Box 2002 Allen, TX, 75013, 888-397-3742

We obtained this information through:

NTN - Dallas - PO Box 3058 Canyon Lake, TX 78113 Tel. 800.801.1371

If we have based our decision on reasons provided to us by a person other than the Agency listed above, you have the right to obtain a disclosure of the nature of the information provided to us by making a written request within sixty days.

Thank you for your interest in renting with us.

Yours Truly,